

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION  
[www.flmb.uscourts.gov](http://www.flmb.uscourts.gov)

In re:

SHIRLEY A. RIVERS,

Debtor.

Case No.: 6:14-bk-09393-ABB  
Chapter 13

**MOTION TO MODIFY ORDER CONFIRMING CHAPTER 13 PLAN**

**NOTICE OF OPPORTUNITY TO OBJECT AND REQUEST FOR HEARING**

Pursuant to Local Rule 2002-4, the Court will consider this Motion, Objection, or other matter without further notice or hearing unless a party in interest files a response within twenty-one (21) days from the date set forth on the proof of service attached to this paper plus an additional three days for service. If you object to the relief requested in this paper, you must file your response with the Clerk of the Court at the George C. Young Federal Courthouse, 400 W. Washington Street, Suite 5100, Orlando, Florida 32801 and serve a copy on the movant's attorney, Paul L. Urich, Esquire, Law Office of Paul L. Urich, P.A., 1510 E. Colonial Drive, Suite 204, Orlando, Florida 32803.

If you file and serve a response within the time permitted, the Court may schedule and notify you of a hearing, or the Court may consider the response and may grant or deny the relief requested without a hearing. If you do not file a response within the time permitted, the Court will consider that you do not oppose the relief requested in the paper, will proceed to consider the paper without further notice or hearing, and may grant the relief requested.

**COMES NOW** the Debtor, **SHIRLEY A. RIVERS**, by and through her undersigned attorney, and files this Motion to Modify the Order Confirming Chapter 13 Plan, and, as grounds in support of this Motion, the following is stated:

1. The Order Confirming Chapter 13 Plan was entered in this case on February 18, 2015 (Doc. No. 31).
2. Modification of the Debtor's Chapter 13 Plan payments and creditor disbursements is needed for three reasons. First, this Motion is filed to bring the Debtor

current in her Plan payments through the August 14, 2015 Plan payment due date. Second, Claim Number 3 of Wells Fargo Bank, N.A. has been paid by settlement of an insurance claim. Third, modification of the Debtor's Plan payments and creditor disbursements is needed to show *projected* modified mortgage payments so that the Debtor may better afford her Chapter 13 Plan. [BransonLaw, PLLC is working on mortgage modification mediation issues and will be filing a Motion relative to the Partners Federal Credit Union claim (Claim Number 5). A Mortgage Modification Mediation Order is already entered as to mortgage modification mediation with the Debtor's first mortgage creditor, Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as Trustee for Stanwich Mortgage Loan Trust, Series 2012-13 as serviced by Selene Finance LP.]

3. This Motion proposes an adjustment to the Debtor's Chapter 13 Plan payments beginning with Month 11 of the Plan, as follows:

**PLAN PAYMENTS**

<b><u>Payment Number</u></b>	<b><u>Months of Plan</u></b>	<b><u>Amount of Plan Payment</u></b>
11-12	July 14, 2015 through August 14, 2015	\$ 0.00 per month
13-60	September 14, 2015 through August 14, 2019	\$4,255.00 per month

4. Proposed disbursements to creditors are shown on the spreadsheet attached hereto and incorporated herein as Exhibit "A".

5. Should the Debtor's mortgage creditor, Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as Trustee for Stanwich Mortgage Loan Trust, Series 2012-13 as serviced by Selene Finance LP., not agree to a mortgage loan modification relative to Claim Number 4 in this case, property located at 11315 Windermere Road, Windermere, FL 34786, and loan number ending in 9057, the mortgage

claim including the Pre-Petition arrearage will be addressed immediately in another Motion to Modify the Plan. Should the Debtor's mortgage creditor agree to a loan modification but with different ongoing mortgage payments than set forth on the spreadsheet attached to this Motion, those payments will also be addressed immediately in another Motion to Modify the Plan.

6. Should the Debtor's mortgage creditor, Partners Federal Credit Union, not agree to a mortgage loan modification relative to Claim Number 5 in this case, property located at 11315 Windermere Road, Windermere, FL 34786, and loan number ending 2716, the mortgage claim including the Pre-Petition arrearage will be addressed immediately in another Motion to Modify the Plan. Should the Debtor's mortgage creditor agree to a loan modification but with different ongoing mortgage payments than set forth on the spreadsheet attached to this Motion, those payments will also be addressed immediately in another Motion to Modify the Plan.

7. The undersigned attorney seeks fees and costs in the amount of Six Hundred Fifty (\$650.00) Dollars for the workup of the modified payments and disbursements, for the preparation, filing, and service of this Motion, for communications with BransonLaw, PLLC concerning the proposed modified mortgage payments, and for communications with the Chapter 13 Trustee's office concerning the same, which fees and costs shall be disbursed by the Chapter 13 Trustee.

8. Attorney's fees have also been added in the amount of One Thousand Eight Hundred (\$1,800.00) Dollars for BransonLaw, PLLC for a second mortgage modification mediation and the work relating thereto.

9. The Debtor proposes that all other terms and conditions of the Order Confirming Chapter 13 Plan shall remain the same and in full force and effect but for those specific changes to the Debtor's Plan payments and creditor disbursements, as referenced herein and on the attached spreadsheet.

**WHEREFORE**, the Debtor, **SHIRLEY A. RIVERS**, by and through her undersigned attorney, prays that the Court will:

- A. grant this Motion and enter an Order modifying the Debtor's Plan payments and creditor disbursements, as proposed herein;
- B. allow attorney's fees and costs in the amount of Six Hundred and Fifty (\$650.00) Dollars to be disbursed by the Trustee; and
- C. grant such other and further relief as the Court deems appropriate.

Date: September 3, 2015

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of this document is being served upon all creditors and interested parties by United States Regular Mail, postage prepaid, or by CM/ECF electronic transmission, as may be applicable, to all creditors and interested parties, as listed on the Court Matrix, on September 3, 2015.

Respectfully submitted,

**LAW OFFICE OF PAUL L. URICH, P.A.**

BY: /s/ Paul L. Urich, Esquire  
Paul L. Urich, Esquire  
1510 East Colonial Drive  
Suite 204  
Orlando, Florida 32803  
Telephone: (407) 896-3077  
Telecopy: (407) 896-3041  
Florida Bar No.:0088780  
Email: [paulu@urichoffice.com](mailto:paulu@urichoffice.com)  
Attorney for the Debtor

**EXHIBIT "A"**

DUE DATE 14TH	9/14/2014 Unsecured	Debtor Pmt	10.0% Tee Fee	ATTY	Claim 4 SELENE FINANCE	Claim 104 SELENE FINANCE	Claim 5 PARTNERS FCU	Claim 105 PARTNERS FCU
60	60							
9/14/2014	1	\$11.00	\$3,607.00	\$360.70	\$231.27	\$1,234.35	\$893.03	
10/14/2014	2	\$11.00	\$3,607.00	\$360.70	\$231.27	\$1,234.35	\$893.03	
11/14/2014	3	\$11.00	\$3,607.00	\$360.70	\$231.27	\$1,234.35	\$893.03	
12/14/2014	4	\$11.00	\$3,607.00	\$360.70	\$231.27	\$1,234.35	\$893.03	
1/14/2015	5	\$11.00	\$3,607.00	\$360.70	5 at \$231.27	5 at \$1,234.35	\$893.03	
2/14/2015	6	\$0.00	\$3,607.00	\$360.70	1 at \$345.02	\$1,131.60	\$893.03	6 at
3/14/2015	7	\$96.39	\$3,607.00	\$360.70	1 at \$248.63	\$1,131.60	\$893.03	
4/14/2015	8	\$345.02	\$3,607.00	\$360.70		\$1,131.60	\$893.03	
5/14/2015	9	\$345.02	\$3,607.00	\$360.70		\$1,131.60	\$893.03	
6/14/2015	10	\$288.02	10 at \$3,607.00	\$360.70	5 at \$1,131.60	10 at	\$893.03	4 at 10
7/14/2015	11	\$0.00	\$0.00	\$0.00				
8/14/2015	12	\$0.00	2 at \$0.00	\$0.00	5 at	2 at	2 at	
9/14/2015	13	\$0.00	\$4,255.00	\$425.50	1 at \$638.26	\$2,022.37	\$1,041.87	
10/14/2015	14	\$59.26	\$4,255.00	\$425.50	1 at \$11.74	\$2,022.37	\$1,041.87	
11/14/2015	15	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$1,041.87	
12/14/2015	16	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$1,041.87	
1/14/2016	17	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$1,041.87	
2/14/2016	18	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$1,041.87	
3/14/2016	19	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$1,041.87	
4/14/2016	20	\$161.82	\$4,255.00	\$425.50		\$2,022.37	\$1,041.87	
5/14/2016	21	\$0.26	\$4,255.00	\$425.50		\$2,022.37	\$1,041.87	
6/14/2016	22	\$0.26	\$4,255.00	\$425.50		\$2,022.37	\$1,041.87	
7/14/2016	23	\$0.26	\$4,255.00	\$425.50		\$2,022.37	\$1,041.87	
8/14/2016	24	\$0.26	\$4,255.00	\$425.50		\$2,022.37	12 at \$1,041.87	
9/14/2016	25	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
10/14/2016	26	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
11/14/2016	27	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
12/14/2016	28	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
1/14/2017	29	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
2/14/2017	30	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
3/14/2017	31	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
4/14/2017	32	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
5/14/2017	33	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
6/14/2017	34	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
7/14/2017	35	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
8/14/2017	36	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
9/14/2017	37	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
10/14/2017	38	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
11/14/2017	39	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
12/14/2017	40	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
1/14/2018	41	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
2/14/2018	42	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
3/14/2018	43	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
4/14/2018	44	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
5/14/2018	45	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
6/14/2018	46	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
7/14/2018	47	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
8/14/2018	48	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
9/14/2018	49	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
10/14/2018	50	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
11/14/2018	51	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
12/14/2018	52	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
1/14/2019	53	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
2/14/2019	54	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
3/14/2019	55	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
4/14/2019	56	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
5/14/2019	57	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
6/14/2019	58	\$0.00	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
7/14/2019	59	\$50.30	\$4,255.00	\$425.50		\$2,022.37	\$893.03	
8/14/2019	60	\$749.26	48 at \$4,255.00	\$425.50	48 at	\$2,022.37	36 at \$893.03	
		\$2,151.13	\$240,310.00	\$24,031.00	\$2,400.00	\$108,903.51	\$53,581.82	
		\$887.86						
		242%			Ongoing Claim		Ongoing Claim	
					Mortgage Modification Mediation Order Entered Claim 4 (Projected modified payments with escrow as of the 9/2015 payment date)		Motion for Mortgage Modification Mediation to be filed Claim 5	

DUE DATE 14TH		Claim 3 WELLS FARGO	Claim 1 IRS		BRANSON LAW	Claim 103 WELLS FARGO	Claim 203	Claim 204 SELENE FINANCE
	60							
9/14/2014	1	\$652.35	\$50.00		\$174.30			
10/14/2014	2	\$652.35	\$50.00		\$174.30			
11/14/2014	3	\$652.35	\$50.00		\$174.30			
12/14/2014	4	\$652.35	\$50.00		\$174.30			
1/14/2015	5	\$652.35	\$50.00		\$174.30			
2/14/2015	6	\$652.35	\$50.00		\$174.30			
3/14/2015	7	\$652.35	\$50.00		\$174.30			
4/14/2015	8	\$652.35	\$50.00		\$174.30			
5/14/2015	9	\$652.35	\$50.00		9 at \$174.30			
6/14/2015	10 at	\$652.35	10 at \$50.00		1 at \$231.30	10 at		
7/14/2015	11							
8/14/2015	12							
9/14/2015	13				3 at			
10/14/2015	14		\$287.00		\$280.26		14 at	14 at
11/14/2015	15		\$287.00		\$280.26			\$44.00
12/14/2015	16		\$287.00		\$280.26			\$44.00
1/14/2016	17		\$287.00		\$280.26			\$44.00
2/14/2016	18		\$287.00		\$280.26			\$44.00
3/14/2016	19		\$287.00		6 at \$280.26			\$44.00
4/14/2016	20		7 at \$287.00		1 at \$118.44			\$44.00
5/14/2016	21		\$567.00					\$44.00
6/14/2016	22		\$567.00					\$44.00
7/14/2016	23		\$567.00					\$44.00
8/14/2016	24		4 at \$567.00					\$44.00
9/14/2016	25		\$716.10					\$44.00
10/14/2016	26		\$716.10					\$44.00
11/14/2016	27		\$716.10					\$44.00
12/14/2016	28		\$716.10					\$44.00
1/14/2017	29		\$716.10					\$44.00
2/14/2017	30		\$716.10					\$44.00
3/14/2017	31		\$716.10					\$44.00
4/14/2017	32		\$716.10					\$44.00
5/14/2017	33		\$716.10					\$44.00
6/14/2017	34		\$716.10					\$44.00
7/14/2017	35		\$716.10					\$44.00
8/14/2017	36		\$716.10					\$44.00
9/14/2017	37		\$716.10					\$44.00
10/14/2017	38		\$716.10					\$44.00
11/14/2017	39		\$716.10					\$44.00
12/14/2017	40		\$716.10		20 at			\$44.00
1/14/2018	41		\$716.10					\$44.00
2/14/2018	42		\$716.10					\$44.00
3/14/2018	43		\$716.10					\$44.00
4/14/2018	44		\$716.10					\$44.00
5/14/2018	45		\$716.10					\$44.00
6/14/2018	46		\$716.10					\$44.00
7/14/2018	47		\$716.10					\$44.00
8/14/2018	48		\$716.10					\$44.00
9/14/2018	49		\$716.10					\$44.00
10/14/2018	50		\$716.10					\$44.00
11/14/2018	51		\$716.10					\$44.00
12/14/2018	52		\$716.10					\$44.00
1/14/2019	53		\$716.10					\$44.00
2/14/2019	54		\$716.10					\$44.00
3/14/2019	55		\$716.10					\$44.00
4/14/2019	56		\$716.10					\$44.00
5/14/2019	57		\$716.10			47 at		\$44.00
6/14/2019	58		34 at \$716.10					\$44.00
7/14/2019	59		1 at \$682.77				45 at 1 at	\$44.00
8/14/2019	60				20 at	3 at		\$42.37
		\$6,523.50	\$29,807.17		\$3,600.00			\$2,022.37
		Secured	IRS secured claim paid in full		Fees for two mortgage modification mediations and associated work			Gap payment paid in full
		Claim 3 Claim paid by insurance	Claim 1		Claim 103 Claim paid by insurance			Claim 204

<b>DUE DATE</b> <b>14TH</b>		<b>Claim 205</b> <b>PARTNERS</b> <b>FCU</b>	<b>Claim 8</b> <b>ORANGE CO.</b> <b>TAX COLLECTOR</b>	<b>Claim 9</b> <b>THOMAS</b> <b>MARBURY</b>
	<b>60</b>			
9/14/2014	<b>1</b>			
10/14/2014	<b>2</b>			
11/14/2014	<b>3</b>			
12/14/2014	<b>4</b>			
1/14/2015	<b>5</b>			
2/14/2015	<b>6</b>			
3/14/2015	<b>7</b>			
4/14/2015	<b>8</b>			
5/14/2015	<b>9</b>			
6/14/2015	<b>10</b>			
7/14/2015	<b>11</b>			
8/14/2015	<b>12</b>			
9/14/2015	<b>13</b>			\$127.00
10/14/2015	<b>14</b>			\$127.00
11/14/2015	<b>15</b>	\$27.00		\$127.00
12/14/2015	<b>16</b>	\$27.00		\$127.00
1/14/2016	<b>17</b>	\$27.00		\$127.00
2/14/2016	<b>18</b>	\$27.00		\$127.00
3/14/2016	<b>19</b>	\$27.00		\$127.00
4/14/2016	<b>20</b>	\$27.00		\$127.00
5/14/2016	<b>21</b>	\$27.00		\$127.00
6/14/2016	<b>22</b>	\$27.00		\$127.00
7/14/2016	<b>23</b>	\$27.00		\$127.00
8/14/2016	<b>24</b>	\$27.00		\$127.00
9/14/2016	<b>25</b>	\$27.00		\$127.00
10/14/2016	<b>26</b>	\$27.00		\$127.00
11/14/2016	<b>27</b>	\$27.00		\$127.00
12/14/2016	<b>28</b>	\$27.00		\$127.00
1/14/2017	<b>29</b>	\$27.00		\$127.00
2/14/2017	<b>30</b>	\$27.00		\$127.00
3/14/2017	<b>31</b>	\$27.00		\$127.00
4/14/2017	<b>32</b>	\$27.00		\$127.00
5/14/2017	<b>33</b>	\$27.00		\$127.00
6/14/2017	<b>34</b>	\$27.00		\$127.00
7/14/2017	<b>35</b>	\$27.00		\$127.00
8/14/2017	<b>36</b>	\$27.00		\$127.00
9/14/2017	<b>37</b>	\$27.00		\$127.00
10/14/2017	<b>38</b>	\$27.00		\$127.00
11/14/2017	<b>39</b>	\$27.00		\$127.00
12/14/2017	<b>40</b>	\$27.00		\$127.00
1/14/2018	<b>41</b>	\$27.00		\$127.00
2/14/2018	<b>42</b>	\$27.00		\$127.00
3/14/2018	<b>43</b>	\$27.00		\$127.00
4/14/2018	<b>44</b>	\$27.00		\$127.00
5/14/2018	<b>45</b>	\$27.00		\$127.00
6/14/2018	<b>46</b>	\$27.00		\$127.00
7/14/2018	<b>47</b>	\$27.00		\$127.00
8/14/2018	<b>48</b>	\$27.00		\$127.00
9/14/2018	<b>49</b>	\$27.00		\$127.00
10/14/2018	<b>50</b>	\$27.00		\$127.00
11/14/2018	<b>51</b>	\$27.00		\$127.00
12/14/2018	<b>52</b>	\$27.00		\$127.00
1/14/2019	<b>53</b>	\$27.00		\$127.00
2/14/2019	<b>54</b>	\$27.00		\$127.00
3/14/2019	<b>55</b>	\$27.00		\$127.00
4/14/2019	<b>56</b>	\$27.00		\$127.00
5/14/2019	<b>57</b>	\$27.00		\$127.00
6/14/2019	<b>58</b>	<b>\$27.00</b>		\$127.00
7/14/2019	<b>59</b>	<b>\$10.03</b>	<b>59 at</b>	<b>\$127.00</b>
8/14/2019	<b>60</b>		<b>1 at</b>	<b>\$122.47</b>
		\$1,198.03		\$6,091.47
		<b>Gap payment</b>		<b>Paid in full</b>
		<b>paid in full</b>		
		<b>plus Post-Petition</b>		
		<b>costs</b>		
		<b>(\$893.03 plus</b>		
		<b>\$305.00 costs)</b>		
		<b>Claim 205</b>		<b>Claim 9</b>



Label Matrix for local noticing  
113A-6  
Case 6:14-bk-09393-ABB  
Middle District of Florida  
Orlando  
Thu Sep 3 10:24:14 EDT 2015

Partners Federal Credit Union  
c/o Andrew W. Houchins  
Post Office Box 3146  
Orlando, FL 32802-3146

Capital 1 Bank  
Attn: General Correspondence  
Po Box 30285  
Salt Lake City, UT 84130-0285

City of Orlando  
400 S. Orange Ave  
Orlando, FL 32801-3317

Forest Recovery Servic  
Po Box 83  
Barrington, IL 60011-0083

Jeff H. Grezlak  
7214 Laurel Hill Dr  
Orlando, FL 32818-5233

Leslie White, Esquire  
PO Box 3146  
Orlando, FL 32802-3146

Partners Federal Credit Union  
P O Box 10000  
Lake Buena Vista, FL 32830-1000

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Rush, Marshall, Jones & Kell  
PO Box 3146  
Orlando, FL 32802-3146

Christiana Trust, A Division of Wilmington S  
Selene Finance LP  
P.O. Box 71243  
Philadelphia, PA 19176-6243

Shirley A Rivers  
11315 Windermere Road  
Windermere, FL 34786-3427

Christiana Trust, a division of  
Wilmington Savings Fund Society, FSB  
as Trustee  
1610 E. Saint Andrew Pl., Ste. B-150  
Santa Ana, CA 92705-4931

Commwlth Fin  
245 Main St  
Dickson City, PA 18519-1641

Gary S Rabin  
1 Morton Drive  
Lakeland, FL 33801

Justin R. Clark, Esq  
1936 Boothe Circle  
Longwood, FL 32750-6774

Orlando Health  
1414 Kuhl Ave.  
Orlando, FL 32806-2093

Partners Federal Credit Union  
Steven Gaddy, Esq.  
2727 West Cypress Creek Road  
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ORLANDO, FL 32854-5100

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Orlando, FL 32801-2763

Christiana Trust, a division of  
Wilmington Savings, Trustee  
3801 Kennett Pike  
Ste. C200  
Greenville, DE 19807-2324  
SunTrust Bank

Florida Department of Revenue  
Bankruptcy Unit  
Post Office Box 6668  
Tallahassee FL 32314-6668

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

LVNV Funding  
P O Box 10497  
Greenville NC 29603-0497

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Orlando, FL 32821-5411

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Orlando, FL 32802-3146

Ronald R Wolfe & Associates PL  
PO Box 25018  
Tampa FL 33622-5018

Selene Finance  
9990 S Richmond Ave  
Suite 400 South  
Houston, TX 77042-4546

Selene Finance LP  
PO BOX 71243  
Philadelphia, PA 19176-6243

SunTrust Bank  
Bankruptcy Dept.  
P O Box 85092  
Richmond, VA 23286-0001

SunTrust Mortgage-Bkcy Dept  
PO Box 26665  
Richmond, VA 23261-6665

THOMAS CRAWFORD MARBURY  
5055 S ORANGE AVE  
ORLANDO FL 32809-3017

Town of Windermere  
Code Enforcement  
614 Main St  
Windermere FL 34786-3503

Town of Windermere  
Code Enforcement Division  
PO Box 669  
Kissimmee FL 34786-0669

Wells Fargo Bank, N.A.  
Attention: Bankruptcy Department  
MAC #D3347-014  
3476 Stateview Blvd  
Ft. Mill, SC 29715-7203

(p)WELLS FARGO BANK NA  
WELLS FARGO HOME MORTGAGE AMERICAS SERVICING  
ATTN BANKRUPTCY DEPT MAC X7801-014  
3476 STATEVIEW BLVD  
FORT MILL SC 29715-7203

Wells Fargo Home Mortgage  
PO Box 10335  
Des Moines, IA 50306-0335

Laurie K Weatherford +  
Post Office Box 3450  
Winter Park, FL 32790-3450

Robert B Branson +  
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Orlando, FL 32803-5411

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Suite 204  
Orlando, FL 32803-4734

United States Trustee - ORL7/13 7+  
Office of the United States Trustee  
George C Young Federal Building  
400 West Washington Street, Suite 1100  
Orlando, FL 32801-2210

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Scott C Lewis +  
Albertelli Law  
PO Box 23028  
Tampa, FL 33623-2028

Note: Entries with a '+' at the end of the  
name have an email address on file in CMECF

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk VA 23541

Wells Fargo Hm Mortgag  
8480 Stagecoach Cir  
Frederick, MD 21701

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Arthur B. Briskman  
Orlando

(d)Internal Revenue Service  
Post Office Box 7346  
Philadelphia PA 19101-7346

(d)Thomas Crawford Marbury  
5055 S. Orange Ave.  
Orlando, FL 32809-3017

(u)Christiana Trust, A Division of Wilmington

(d)Orange County Tax Collector  
PO Box 545100  
Orlando FL 32854-5100

End of Label Matrix  
Mailable recipients 48  
Bypassed recipients 7  
Total 55

(u)Wells Fargo Bank, N.A.

(d)Thomas Crawford Marbury  
5055 S Orange Avenue  
Orlando FL 32809-3017